

Form B18 (Official Form 18)(12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-09-49021-cec

Sandeep Singh

82-69 259 Street
Glen Oaks, NY 11004

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-2848

DEBTOR(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: January 21, 2010

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0207-1
Case: 09-49021User: adobson
Form ID: 253Page 1 of 1
Total Noticed: 26

Date Rcvd: Jan 21, 2010

The following entities were noticed by first class mail on Jan 23, 2010.

db +Sandeep Singh, 82-69 259 Street, Glen Oaks, NY 11004-1449
smg +Diana Adams, Office of the United States Trustee, 271 Cadman Plaza East,
Brooklyn, NY 11201-1833
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
6411033 +BRCLYSBANKDE, PO BOX 26182, Wilmington, DE 19899-6182
6411037 +CCS/First National Bank, 500 E 60th Street, Sioux Falls, SD 57104-0478
6411034 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408
(address filed with court: CACH LLC, 370 17th Street St 5000, Denver, CO 80202)
6411036 +Cavalry Portfolilo Serv, 4050 E Cotton Center Blvd, Phoenix, AZ 85040-8861
6411039 Chase, 201 N Walnut Street, Phoenix, AZ 85062-8035
6411042 +Citi Cards, Box 6500, Sioux Falls, SD 57117-6500
6529235 +EFS Credit Trust, 50 Washington Street, 10th Floor, South Norwalk, CT 06854-2710
6411043 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, Fifth Third Centre, Cincinnati, OH 45263)
6424502 +Fifth Third Bank, c/o National Bankruptcy, Services.Com LLC,, authorized agent,
PO BOX 829009, Dallas, TX 75382-9009
6411044 +LO MNK, 7 Penn Plaza, New York, NY 10001-3967
6411047 +NTB/CBSD, 104 Suncrest Drive, Johnson City, TN 37615-8420
6411048 +Prompt Recovery Service, c/o Time Warner Cable, P O Box 940, Twinsburg, OH 44087-0940
6411049 +RBS Citizens NA, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
6411050 Sears/CBSD, 133200 Smith Road, Cleveland, OH 44130

The following entities were noticed by electronic transmission on Jan 21, 2010.

6411032 +E-mail/Text: ACF-EBN@acf-inc.com Atlantic CRD, PO BOX 21691,
Roanoke, VA 24018-0171
6411035 EDI: CAPITALONE.COM Jan 21 2010 15:08:00 Capital One, PO Box 85064, Glen Allen, VA 23058
6426981 EDI: RECOVERYCORP.COM Jan 21 2010 15:08:00 Capital Recovery III LLC,
c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
6411038 +EDI: CHASE.COM Jan 21 2010 15:08:00 Chase, 201 N Walnut Street, Wilmington, DE 19801-2920
6411045 +EDI: RESURGENT.COM Jan 21 2010 15:08:00 LVNV Funding LLC, PO BOX 740281,
Houston, TX 77274-0281
6411046 +EDI: TSYS2.COM Jan 21 2010 15:08:00 MCYDSNB, 9111 Duke Blvd, Mason, OH 45040-8999
6411052 +EDI: WFNNB.COM Jan 21 2010 15:08:00 WFNNB/SAM LEVIN INC, PO BOX 29168,
Columbus, OH 43229-0168

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6411051 United Collect BUR Inc, c/o Columbia Gas of Ohio, 5620 Southwyck Blvd, STE TOLEDO, KY 42614
6411040* +Chase, 201 N Walnut Street, Wilmington, DE 19801-2920
6411041* +Chase, 201 N Walnut Street, Wilmington, DE 19801-2920

TOTALS: 1, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2010

Signature: 